

| | | | |
|---|----------------------------------|-------------|-----------|
| Information to identify the case: | | | |
| Debtor 1 | Nicholas G. Brown | | |
| | First Name | Middle Name | |
| | Last Name | | |
| Debtor 2 (Spouse, if filing) | First Name Middle Name Last Name | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 18-11673-CMG | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nicholas G. Brown

1/6/23

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Nicholas G. Brown
Debtor

Case No. 18-11673-CMG
Chapter 13

District/off: 0312-3
Date Rcvd: Jan 06, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 08, 2023:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db | + Nicholas G. Brown, 40 Winstead Drive, Westampton, NJ 08060-5748 |
| cr | + LAKEVIEW LOAN SERVICING, LLC, Phelan Hallinan & Schmiege, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437 |
| 517301260 | ++ ANDREWS FEDERAL CREDIT UNION, 5711 ALLENTOWN RD, BANKRUPTCY MS 930, SUITLAND MD 20746-4547 address filed with court:, Andrews Federal Credit Union, Andrews Federal Credit Union, Po Box 3000, Clinton, MD 20735 |
| 517318647 | + Andrews Federal Credit Union, 5711 Allentown Road, Mail Stop #930, Suitland, MD 20746-4547 |
| 517301264 | + Friedman Vartolo LLP, 85 Broad St, Ste 501, New York, NY 10004-1734 |
| 517301266 | + Janet Coleman Brown, 40 Winstead Drive, Westampton, NJ 08060-5748 |
| 517301268 | + Lakeview Loan Servicing, LLC, Attn: Phelan Hallinan Diamond & Jones PC, 400 Fellowship Rd, Ste 100, Mount Laurel, NJ 08054-3437 |
| 517301270 | + Milstead & Associates, LLC, 1 E Stow Rd, Marlton, NJ 08053-3118 |
| 517301277 | + Wilmington Trust National Assoc, 1100 North Market St, Wilmington, DE 19890-0001 |

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Jan 06 2023 20:39:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Jan 06 2023 20:39:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517341590 | Email/PDF: bncnotices@becket-lee.com | Jan 06 2023 20:45:39 | American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 517301259 | + Email/PDF: bncnotices@becket-lee.com | Jan 06 2023 20:45:04 | Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871 |
| 517301261 | EDI: CITICORP.COM | Jan 07 2023 01:34:00 | Citibank, 7920 NW 110th St, Kansas City, MO 64153 |
| 517435279 | Email/Text: ECF@fayservicing.com | Jan 06 2023 20:38:00 | Fay Servicing, LLC, Bankruptcy Department, 3000 Kellway Dr., Ste 150, Carrollton, TX 75006 |
| 517301265 | + EDI: HFC.COM | Jan 07 2023 01:34:00 | HSBC Bank, PO Box 9, Buffalo, NY 14240-0009 |
| 517444626 | + Email/Text: LC-Bankruptcy-RF@loancare.net | Jan 06 2023 20:38:00 | LAKEVIEW LOAN SERVICING, LLC, LoanCare, LLC., 3637 SENTARA WAY, VIRGINIA BEACH VA 23452-4262 |
| 517547096 | + Email/Text: LC-Bankruptcy-RF@loancare.net | Jan 06 2023 20:38:00 | Lakeview Loan Servicing, LLC, c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262 |
| 517301269 | + Email/Text: LC-Bankruptcy-RF@loancare.net | Jan 06 2023 20:38:00 | Loancare Inc, Po Box 8068, Virginia Beach, VA 23450-8068 |
| 517301271 | EDI: PRA.COM | | |

District/off: 0312-3

User: admin

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Date Rcvd: Jan 06, 2023

Form ID: 3180W

Total Noticed: 27

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|-----------|---|----------------------|--|
| 517370500 | EDI: PRA.COM | Jan 07 2023 01:34:00 | Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541 |
| 517345422 | EDI: PRA.COM | Jan 07 2023 01:34:00 | Portfolio Recovery Associates, LLC, c/o Capital One Bank (USA), N.A., POB 41067, Norfolk VA 23541 |
| 517301273 | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Jan 06 2023 20:39:00 | Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541 |
| 517301275 | + EDI: WFFC2 | Jan 07 2023 01:34:00 | Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250 |
| 517354603 | EDI: WFFC2 | Jan 07 2023 01:34:00 | Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438 |
| 517301276 | + EDI: WFFC2 | Jan 07 2023 01:34:00 | Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438 |
| 517547097 | + Email/Text: ECF@fayservicing.com | Jan 06 2023 20:38:00 | Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657 |
| | | | Wilmington Trust Ntl, c/o Fay Servicing, LLC, 3000 Kellway Dr., Ste 150, Carrollton, TX 75006-3357 |

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| 517301263 | * | Ditech Financial, PO Box 6172, Rapid City, SD 57709 |
| 517547098 | *+ | Friedman Vartolo LLP, 85 Broad St, Ste 501, New York, NY 10004-1734 |
| 517301267 | *+ | Janet Coleman Brown, 40 Winstead Drive, Westampton, NJ 08060-5748 |
| 517547099 | *+ | Lakeview Loan Servicing, LLC, Attn: Phelan Hallinan Diamond & Jones PC, 400 Fellowship Rd, Ste 100, Mount Laurel, NJ 08054-3437 |
| 517301272 | *P++ | PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541 |
| 517301274 | *+ | Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250 |
| 517547101 | *+ | Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250 |
| 517547100 | *+ | Wilmington Trust National Assoc, 1100 North Market St, Wilmington, DE 19890-0001 |
| 517301262 | ## | Ditech Financial, PO Box 6172, Rapid City, SD 57709 |

TOTAL: 0 Undeliverable, 8 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 08, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 6, 2023 at the address(es) listed below:

District/off: 0312-3

User: admin

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Date Rcvd: Jan 06, 2023

Form ID: 3180W

Total Noticed: 27

Name **Email Address**

Albert Russo

docs@russotrustee.com

Denise E. Carlon

on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2014-2 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Lee Martin Perlman

on behalf of Debtor Nicholas G. Brown ecf@newjerseybankruptcy.com
mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Shauna M Deluca

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC sdeluca@hasbanilight.com, hllawpc@gmail.com

Sindi Mncina

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 6